



Order Filed on January 5, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

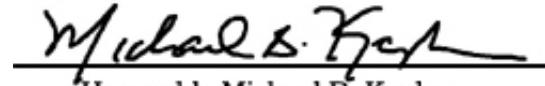
UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>17-32181-MBK</u>
Carolyn N. Gardner	Chapter:	<u>7</u>
	Hearing Date:	<u>                        </u>
	Judge:	<u>MBK</u>

**ORDER CONCERNING REAFFIRMATION AGREEMENT**

The relief set forth on the following page is hereby **ORDERED**.

**DATED: January 5, 2018**

  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The court having reviewed the reaffirmation agreement between the debtor and Credit Acceptance Corporation filed in this case on 12/21/2017, it is hereby ORDERED that:

- The reaffirmation agreement is APPROVED.
- The reaffirmation agreement is NOT APPROVED. However, the Court finds and concludes that the debtor(s) has fully complied with the deadlines of 11 U.S.C. § 521(a)(2), 521(a)(6) and 362(h). Accordingly, the creditor must seek further order of this Court to exercise any remedies under the subject installment loan agreement with respect to any pre-petition non-monetary defaults thereunder.

IT IS FURTHER ORDERED that pursuant to D.N.J. LBR 4001-2:

- (a) It shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send regular monthly statements and payment coupons to individual debtors in cases under Chapter 7, Chapter 13, and Chapter 11 of the Bankruptcy Code.
- (b) In the event that debtors fail to make timely payments, it shall not be a violation of the automatic stay or the discharge injunction for secured creditors to send reminder statements, provided that the statements are informational only, and do not demand payment.

*revised 12/16/14*